

In re:  
David Labs  
Cheryl Labs  
Debtors

Case No. 19-16191-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 23, 2022

User: admin  
Form ID: 167

Page 1 of 2  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ David Labs, Cheryl Labs, 207 Washington Court, Quakertown, PA 18951-1422
14409373	++ AR RESOURCES INC, PO BOX 1056, BLUE BELL PA 19422-0287 address filed with court., Ar Resources Inc, Pob 1056, Blue Bell, PA 19422
14408586	+ Aldridge Pite, LLP, Bayview Loan Servicing, c/o Janet M. Spears, 4375 Jutland Dr., Suite 200, P.O. Box 17933 San Diego, CA 92177-7921
14409376	+ Fin Recovery, 200 East Park Drive, Mount Laurel, NJ 08054-1297
14409377	+ Independence Place Community Associates, 200 Madison Court, Quakertown, PA 18951-1420
14503277	+ METROPOLITAN LIFE INSURANCE COMPANY, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14503523	+ Metropolitan Life Insurance, c/o Rebecca Solarz, Esq., 701 Market Street, Ste 5000, Philadelphia, PA 19106-1541
14409380	+ Quality Asset Recovery, 7 Foster Ave, Gibbsboro, NJ 08026-1191
14435152	State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14409381	State Farm Bank, F.s.b, Attn Credit Reporting, Bloomington, IL 61702

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14409373	Email/Text: collectors@arresourcesinc.com	Mar 23 2022 23:34:00	Ar Resources Inc, Pob 1056, Blue Bell, PA 19422
14583299	Email/PDF: bncnotices@becket-lee.com	Mar 23 2022 23:44:36	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14409374	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Mar 23 2022 23:34:00	Bayview Loan Servicing, 62516 Collection Center Drive, Chicago, IL 60693-0001
14409375	+ Email/Text: bnc-capio@quantum3group.com	Mar 23 2022 23:34:00	Capio Partners Llc, 2222 Texoma Pkwy, Sherman, TX 75090-2481
14428976	Email/PDF: bncnotices@becket-lee.com	Mar 23 2022 23:44:32	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14409378	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 23 2022 23:34:00	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
14549629	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Mar 23 2022 23:34:00	Metropolitan Life Insurance Company, c/o Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1837
14437709	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Mar 23 2022 23:34:00	Metropolitan Life Insurance Company, c/o Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
14429173	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 23 2022 23:34:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14481288	Email/Text: blegal@phfa.org	Mar 23 2022 23:34:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105

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14427514	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 23 2022 23:44:28	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14409379	+ Email/Text: blegal@phfa.org	Mar 23 2022 23:34:00	Pa Housing Finance Age, 2101 N. Front Street, Harrisburg, PA 17110-1086
14414413	Email/Text: bnc-quantum@quantum3group.com	Mar 23 2022 23:34:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14549628		Metropolitan Life Insurance Company, c/o Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor
cr	*	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 25, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2022 at the address(es) listed below:

Name	Email Address
PAUL H. YOUNG	on behalf of Joint Debtor Cheryl Labs support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com
PAUL H. YOUNG	on behalf of Debtor David Labs support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor Metropolitan Life Insurance Company bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor Bayview Loan Servicing LLC bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: David Labs and Cheryl Labs

Debtor(s)

Case No: 19-16191-amc

Chapter: 13

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**NOTICE OF HEARING**

To the debtor, the debtor's counsel, and any party in interest:

NOTICE is hereby given that a hearing will be held before the Honorable  
Ashely M. Chan , United States Bankruptcy Judge to consider:

Objection to Certification of Default filed by Creditor  
Metropolitan Life Insurance Company Filed by Cheryl Labs,  
David Labs (related document(s)67).

on: 4/27/22

at: 11:00 AM

in: Courtroom #4, 900 Market Street, Philadelphia, PA  
19107

Date: 3/23/22

For The Court

Timothy B. McGrath  
Clerk of Court